

IN THE SPECIFICATION

Please replace the paragraph commencing on page 13, line 19, and continuing onto page 20, as follows:

MARKUP COPY

The following U.S. Patents, expressly incorporated herein by reference, define aspects of micropayment, digital certificate, and on-line payment systems: 5,930,777 (Barber); 5,857,023 (Demers et al.); 5,815,657 (Williams); 5,793,868 (Micali); 5,717,757 (Micali); 5,666,416 (Micali); 5,677,955 (Doggett et al.); 5,839,119 (Krsul; et al.); 5,915,093 (Berlin et al.); 5,937,394 (Wong, et al.); 5,933,498 (Schneck et al.); 5,903,880 (Biffar); 5,903,651 (Kocher); 5,884,277 (Khosla); 5,960,083 (Micali); 5,963,924 (Williams et al.); 5,996,076 (Rowney et al.); 6,016,484 (Williams et al.); 6,018,724 (Arent); 6,021,202 (Anderson et al.); 6,035,402 (Vaeth et al.); 6,049,786 (Smorodinsky); 6,049,787 (Takahashi, et al.); 6,058,381 (Nelson); 6,061,448 (Smith, et al.); 5,987,132 (Rowney); and 6,061,665 (Bahreman). See also, Rivest and Shamir, "PayWord and MicroMint: Two Simple Micropayment Schemes" (May 7, 1996), expressly incorporated herein by reference; Micro PAYMENT transfer Protocol (MPTP) Version 0.1 (22-Nov-95) et seq, <http://www.w3.org/pub/WWW/TR/WD-mptp>; Common Markup for web Micropayment Systems, <http://www.w3.org/TR/WD-Micropayment-Markup> (09-Jun-99); "Distributing Intellectual Property: a Model of Microtransaction Based Upon Metadata and Digital Signatures", Olivia, Maurizio, <http://olivia.modlang.denison.edu/~olivia/RFC/09/>.